



State of Wisconsin

COMMUTER BENEFITS PROGRAM

Reference Guide



This **Reference Guide** provides important information about the Commuter Benefits Program now offered to State of Wisconsin employees.

What is the Commuter Benefits Program?

The Commuter Benefits Program is a qualified transportation benefit program under Internal Revenue Code (IRC) § 132.

The State of Wisconsin has contracted with Fringe Benefits Management Company (FBMC) to assist in administering this benefit. Eligibility of expenses is dictated by the IRS and FBMC uses those guidelines when reviewing claims.

Three types of transportation benefits qualify under Section 132:

1. **Transit passes, tokens, fare cards, vouchers, or similar items** entitling you to ride: Mass transit, which may be publicly- or privately-operated and includes bus, rail, or ferry.
2. **Parking** at or near your employer's business premises or at or near a location from which you commute to work by car pool, commuter highway vehicle or mass transit. Out-of-pocket parking fees for parking meters, garages and lots also qualify. Parking at or near your home is not an eligible expense.
3. **Van-pooling** in a commuter highway vehicle with seating capacity of at least six passengers plus a driver. At least 80 percent of the vehicle mileage must be for transporting employees between their homes and workplace with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).

Who is Eligible?

All State employees, including limited term employees, (LTEs) can participate in this pre-tax Commuter Benefits Program. Spouses and dependent children are not eligible. NOTE: Any employee currently enrolled in a State of Wisconsin pre-tax transit, vanpool or parking program, cannot be enrolled in the FBMC Commuter Benefits Program. You are already enjoying a tax-free benefit.

How much can I contribute?

For 2002, the following pre-tax exclusion limits apply:

1. \$185 per month for qualified parking.
2. \$100 per month for combined transportation, transit passes and commuter highway vehicles.

Any direct pay or transit pass election above these pre-tax limits will be deducted on an after-tax basis.

What if I want to change my benefit election?

The Commuter Benefits Program allows you to make a change or terminate your benefit at any time. You can either log on to <http://etf.wi.gov> and click the Commuter Benefits Program link or call FBMC Customer Service at 1-800-342-8017 for assistance.

All online enrollments, changes, or cancellations must be received and processed by FBMC by the 10th of each month to be effective by the 1st day of the next month. For example, your change must be in the system by September 10th to have the change effective October 1st.

No refunds or credits will be issued for transit pass orders or parking facility payments that have already been processed. **If you know your commuting needs will be changing, be sure to change your election accordingly by the 10th of the month.**

FREQUENTLY ASKED QUESTIONS

When will I receive my transit pass?

You will receive your pass by the 1st day of the benefit month. For example, if you are expecting a November pass, it should arrive by October 31st.

What if my pass gets lost in the mail or doesn't arrive before the 1st of the benefit month?

Contact Customer Service at 1-800-342-8017 or via e-mail at webcustomerservice@fbmc-benefits.com and a Customer Service Representative will assist you.

What if I receive the wrong pass in the mail?

Call Customer Service at 1-800-342-8017 as soon as you receive the incorrect pass.

I pay for parking at my "park and ride" lot, but pay for a bus pass separately. How do I use pre-tax dollars for both parking and transit?

You can use pre-tax dollars for parking and transit by electing each commuter benefit separately on the Web site. You may include both parking and transit expenses on the same reimbursement claim form. The bus fare would count towards the monthly \$100 transit limit; the parking fee would count toward the monthly \$185 parking limit.

What commuting expenses are not eligible?

Only expenses for your workplace parking and mass transit are eligible on a pre-tax basis. Expenses such as taxis,

tolls, mileage, gasoline, and business travel are not eligible.

I ride in a car pool with my neighbor. Can I take advantage of this program?

Only the Commuter Benefits Program participant who actually pays for the parking space may have the cost deducted from his or her paycheck on a pre-tax basis.

What happens to my Pay Me Back election if I do not use all the money deposited into my commuter benefit account for the current month?

There is no "use it or lose it rule". Excess balances will be carried over to the subsequent month. You have the ability to adjust future monthly Commuter Benefit elections to avoid having an excess balance.

Will participation in the Commuter Benefits Program have an impact on my other benefits?

Participation in the Commuter Benefits Program will have no impact on the gross amount of earnings used to calculate retirement, life insurance, income continuation insurance, sick leave conversion credits, unemployment or Worker's Compensation.

The plan will reduce salary used for calculating social security benefits at retirement. Your Commuter Benefits Program contribution will reduce the includable compensation used to compute the maximum amount deferred under a tax shelter annuity or deferred compensation plan.

FREQUENTLY ASKED QUESTIONS

When can I use the Pay Me Back option for my monthly transit passes?

Government regulations prevent us from allowing cash reimbursement when a transit pass is readily available for purchase from the Commuter Benefits Program site. You can be reimbursed for transit passes if:

- The transit pass is not available through the Commuter Benefits Program
- The transit pass is not available through the Commuter Benefits Program in the denomination that you purchase from the transit agency
- You purchased your pass through the Commuter Benefits Program and had two occasions when the pass was not delivered

We monitor reimbursement claims and may deny your claim if the pass is available on the Commuter Benefits Program Internet site.

With the Pay Me Back option how do I get reimbursed for my daily parking or transit expenses?

Submit your receipts for the month and a reimbursement claim form to FBMC. You may include both parking and transit expenses on the same reimbursement claim form. Please allow 10-15 days to receive your reimbursement check.

What kind of supporting documents need to be submitted so that I can be reimbursed?

An expense receipt from the parking facility or transit provider which shows: the name of the vendor, the date(s) the service was provided and the cost for the service must be provided with the claim. When proof that an eligible expense has occurred is not available, you must sign and submit a written statement indicating the expense incurred. Canceled checks are acceptable as supporting documentation.

You can also create an electronic receipt on the Commuter Benefits site. Click the "[Submit Receipts](#)" button then click on the "[Create eReceipt](#)" button on the right side of the page following the instructions. If you use the eReceipt option you do not have to send a claim form.

Can I combine the dollar limits from month to month?

No. The specified limits for transit, parking, and van-pool apply individually to each calendar month.

If I don't sign up now, can I do so later?

Yes. The Commuter Benefits Program is a monthly program. You may make an election every month.

Is my information on the Commuter Benefits Program kept secure and private?

FBMC maintains physical, electronic, and procedural safeguards for protecting personal information. We restrict access to personal information to representatives who need to know the information to provide quality service.

HOW COMMUTER BENEFITS WORK

Each month you may have money deducted on a pre-tax basis from your paycheck, up to IRS limits, to pay for qualified transportation expenses. Since these deductions are taken on a pre-tax basis, you save taxes, because you are not paying income or social security

taxes on the wages used to purchase transit or parking. Pre-tax deductions will be made once a month.

Any direct pay or transit pass election above the IRS limits will be deducted on an after-tax basis.

ONLINE ENROLLMENT

1. Go to the ETF Internet site at <http://etf.wi.gov> and click on the **Commuter Benefits Program** link.
2. Click on the **Sign Up Now** button.
3. Enter the required sign up information for accurate identification. (The Commuter Benefits database may not have your birth date. If this is the case, enter 01/01 as your birth month and day.)
4. Create a personal **User name** and **Password** and verify your contact information.
5. Read the User Agreement and **Confirm** your acceptance.
6. Elect the **Transit** or **Parking** tab and follow the simple steps.

TRANSIT ELECTIONS:

Complete steps 1-6.

7. Click on the sub-menu **"Buy a transit pass and have it mailed to me"**
8. **Select An Operator**—Click on the transit operator you want. (If you do not see the transit companies from your area, enter your zip code in the box at the bottom of the page.)
9. **Select A Pass**—Click on the ticket option you prefer.
10. **Pass Configuration**—Select the fare type (if applicable), quantity (i.e. two 10-pass booklets) and the frequency; click **"Continue"**. If you select "Every Month", your pass will be mailed to you automatically every month until you change your election.
11. **Confirm Transit Order**—Confirm that your order is correct, read the user agreement, and check the box to certify that you agree to the terms.

12. Click **"Confirm"** to complete your order. That's all there is to it. Your transit pass will arrive in your mailbox shortly before the pass month begins. The cost will automatically be deducted from your paycheck.

PARKING ELECTIONS:

Complete steps 1-6.

7. Click on **"Parking"** and elect whether you want to **"Pay my parking provider directly from my pre-tax account"** or **"Pay me back for my parking expenses from my pre-tax account"**.
- 8a. The **Direct Pay** option pays your parking provider automatically each month so you don't have to submit any receipts. Direct Pay is recommended for predictable, monthly parking expenses.
 - Click on the **"Pay my parking provider directly from my pre-tax account"** option.

HOW COMMUTER BENEFITS WORK

- **Search for Payee**—Enter the name of your parking facility, then click “[Search](#)”.
 - **Payee Search Results**
 - If your parking provider is listed, click on your provider and enter the requested payment information.
 - If your provider is not listed, click “[Create Payee](#)”; enter your parking facility information; click “[Continue](#)”.
 - **Payment Instructions**—Complete the payment instructions. It may be helpful to have a copy of your monthly parking invoice for reference when completing this section. Click “[Continue](#)”.
 - **Confirm payment instructions.** If the information is correct, check the box, enter your user name/password, then click “[Confirm](#)” to complete the process.
- 8b. The **Pay Me Back** option is designed for reimbursement of daily parking costs. Click on the “[Pay me back for my parking expenses from my pre-tax account](#)”
- Enter the amount you want deducted for your parking expenses, and the frequency—“[Every Month](#)” or “[This Month Only](#)”, then click “[Continue](#)”.
 - **Confirm Expense**—If the information is correct, click “[Confirm](#)”.
9. That’s all there is to it. You’re done!

PAPER ENROLLMENT

TRANSIT ENROLLMENT FORM:

1. Complete the top section of the form with the required personal information.
2. Indicate the transit operator and the fare option you want.
3. Be sure to sign and date the form.
4. Submit enrollment forms to your payroll/benefits office for eligibility validation. To receive your transit passes at your home address, all elections must be received and processed by FBMC by the 10th of each month to be effective by the 1st of the next month. FBMC will mail the transit passes to you by the last day of the month before the month in which you can use the pass. For example, if you elect a transit pass for the month of November by October 10th, you will receive your November transit pass by October 31st.

PARKING ENROLLMENT FORM:

1. Complete the top section of the form with the required personal information.
2. Elect whether you want to pay your parking provider directly (Option 1—Direct Pay) or be paid back for your out- of-pocket parking expenses from your pre-tax account (Option 2—Pay Me Back).
 - **Direct Pay** option — Complete the Option 1 section of the Parking Enrollment Form. FBMC will pay your parking provider directly so you don’t have to submit any receipts. You may want to have a copy of your monthly parking invoice for reference. This option is recommended for predictable monthly expenses. **NOTE:** An account number is required. If you don’t have an account number,

HOW COMMUTER BENEFITS WORK

enter another identifier such as letters, numbers, or symbols with no spaces, in the account field.

- **Pay Me Back** option —Complete the Option 2 section of the Parking Enrollment Form. Indicate the amount you want deducted for your parking expenses each month.
3. Be sure to sign and date the form.
 4. Submit enrollment forms to your payroll/benefits office for eligibility validation. To have FBMC pay your parking facility directly, all elections must be received and processed by FBMC by the 10th of each month to be effective by the 1st of the next month.

MAKING CHANGES BY PAPER FORM:

Currently enrolled participants who want to add/delete or change a benefit election may submit an updated enrollment form to FBMC. The form must be received and processed by FBMC by the 10th of each month to be effective by the 1st of the next month. Commuter Benefits Enrollment Forms are available from your payroll/benefits office, from ETF's Internet site, or from FBMC's Madison office at 608-829-0435.

HELPFUL REMINDERS

Forgot your password?

If you are a returning user and can't remember your password, click on **Forgot Your Password?** You will be directed to a secure page where you can enter a new password.

If you have questions

Customer Service Representatives are available to answer any questions you might have before, during, or after you enroll. They can also walk you through the process online. Call 1-800-342-8017 to speak with a Representative or e-mail webcustomerservice@fbmc-benefits.com.

Deadlines are important!

The deadline to order, change, or cancel your elections for transit passes, Direct Pay parking payments, and out-of-pocket expense elections is important.

All elections must be received and processed by FBMC by the 10th of each month to be effective by the 1st of the next month.

Manage Your Benefit Election

Reviewing, revising, or deleting your benefit election is easy. Just log on, click **My Account** and choose the election you wish to review or change. Remember, the default election is **Every Month**. Your transit order or deduction will occur automatically until you change it. Or you may choose to elect a benefit for a single month for those times when you cannot predict your ongoing transit needs.

If you don't have Internet access you can obtain an enrollment form your payroll/benefits office. You may also call FBMC Customer Service at 1-800-342-8017 for assistance.

This document provides a description of available benefits for easy reference purposes.

FBMC

FLORIDA RELAY SERVICE

Telecommunications Device for the Deaf (TDD)

1-800-955-8771



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P.O. Box 7931, Madison, WI 53707 by Fringe Benefits Management
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